



309 N. Washington Square, #110 | Lansing, MI 48933  
1-866-227-7448 | Fax: 517-482-2794 | TTY: 1-877-434-7598  
aarp.org.mi | miaarp@aarp.org | twitter: @aarpmichigan  
facebook.com/aarp.michigan

March 14, 2018

The Honorable Jim Tedder, Chairman, *and*  
Members of the House Tax Policy Committee

Re: *AARP support for SB 184*

Dear Chairman Tedder and Members of the Committee,

We are writing on behalf of AARP Michigan to express our support for Senate Bill 184, which would provide a state income tax credit of up to \$5,000 for a taxpayer to renovate their home to make it safer for a family member with physical limitations, or for the purchase of a newly-built accessible home.

AARP supports SB 184 because having an accessible home is essential to reduce the risk of falls, the leading cause of injury and hospitalization for seniors. Reducing falls in the home can keep more people out of the hospital and reduce the need for costly rehabilitation services. Having an accessible home is also a key factor allowing people to remain living in their home as they age, which is far less costly than living in a nursing home or other institutional setting.

While there are simple, cost-effective measures people can take to improve safety in their home as they age, the costs can still add up quickly. This bill would help more families afford to make these improvements.

In an email survey AARP Michigan conducted last September, the overwhelming majority (93.6%) of respondents said they think the Michigan Legislature should pass SB 184. Of the homeowners who responded, 71.1% said they expect to need improvements to their home within the next 5 years to make it more accessible for themselves or a family member who has, or develops, physical limitations. The top four types of modifications they expect to need are:

1. Grab bars for balance (55.4% of respondents)
2. Low-rise shower with a non-step entry (40.2% of respondents)
3. Non-slip bathroom flooring (37.9% of respondents)
4. Lever door handles to replace door knobs (28.0% of respondents)

We appreciate this opportunity to share our position with you, and ask you to please vote Yes on SB 184. If you have questions or if there is further information we can provide, please feel free to contact Melissa Seifert at 517.267.8934 or [MSeifert@AARP.org](mailto:MSeifert@AARP.org). Thank you for your consideration.

Respectfully,

Lisa Dedden Cooper  
Manager of Advocacy

Melissa Seifert  
Associate State Director, Government Affairs

Real Possibilities



## CAN YOU AFFORD TO AGE IN PLACE?

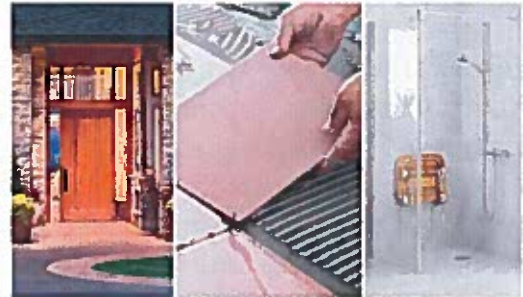
by Lynnette Khalfani-Cox, AARP



According to an AARP study, 90 percent of people age 65 and over would prefer to stay in their own homes as they get older — and not go to a nursing home or assisted living facility.

But if you are buying, building or renovating a home to accommodate the needs of a loved one, what kind of costs can you expect to incur?

Here are some financial facts you need to know when considering purchasing or making over a property for you to age in place or to live with parents under the same roof.



### Understanding two key concepts

Before we delve into each expense you might incur from renovating a home, it's crucial to understand two concepts: "aging in place" and "universal design."

Aging in place is defined by the U.S. Centers for Disease Control and Prevention (CDC) as "the ability to live in one's own home and community safely, independently and comfortably, regardless of age, income or ability level." What this means for you and your loved ones is that a home must be built to ensure that every facet of life is considered. Oversights can lead to injuries, sickness, discomfort and avoidable fatalities.

Known to builders, architects and others involved in the construction of residences, "universal design" is a concept for building, designing or remodeling a home so it's more comfortable, convenient, safer and easier for people of all generations to use, especially the elderly. You may have noticed universal design incorporated in public places or residences already. Things as subtle as handrails or as obvious as accessibility ramps are real-world examples of universal design.

Converting your home, especially older homes that weren't initially designed in this way, might seem intimidating. After all, knocking down walls and living in a house under renovations can have drawbacks to your quality of life.

This is especially true for those on a limited budget who don't want to retrofit every aspect of their home. Furthermore, universal design has only been a popular topic since the mid-1960s — homes built before then may be lacking in amenities for aging in place.

However, universal design isn't a fixed concept; instead, you are cultivating a mind-set that anticipates the needs of a home's occupants, accommodating declining health and mitigating potential hazards. Changes don't necessarily need to be expensive or labor intensive. With a little forethought, you can avoid expensive remodels.

**Here are seven key universal design features and how they will affect your wallet.**

## 1. Nonslip flooring

A slip-and-fall incident is one of the most common ways that seniors injure themselves. More than one-third of injuries among older adults occur in the bathroom, so make a bathroom's flooring a priority by choosing nonslip material. Your choice of flooring must also be easy to clean in order to maintain a healthy environment.

A number of materials provide traction and cushion, including nonslip vinyl, rubber flooring and cork, which is typically less than \$3 per square foot. Cheaper solutions, such as slip-resistant rugs for around \$10 to \$15 apiece, may be more cost effective for those on a budget. The National Aging in Place Council maintains a complete rundown of nonslip flooring options.



*Install non slip flooring in the bathroom, where more than one-third of all injuries to older adults occur.*



*Non-slip bath mats are an affordable way to create safer bathroom surfaces.*

## 2. Slip-resistant shower and tub surfaces

Like flooring, showers and tubs pose an ever-present threat for older residents. Luckily, a number of affordable solutions get the job done. These include nonslip bath mats with suction cups for only \$10 or so, nonslip sprays that typically run \$20 to \$30 and water-resistant adhesives that cost about \$40 to \$50.

## 3. Shower and tub design

The shower and bath must be accessible for those aging in place. To accommodate mobility issues and wheelchair access, a low-rise shower with a no-step entry is ideal. Be aware that shower-and-bath combination stalls may require a lot of time and effort for installation. They can also cost upward of \$1,000.



*A low-rise shower with a no-step entry is ideal for those aging in place.*



#### 4. Wide doorways

If you plan to age in place, consider widening doorways and replacing existing doors with larger ones: 32 to 36 inches wide is the recommended width for allowing a wheelchair to pass through easily. For less than \$100 in materials cost, you can replace the door with a larger one and doorjamb.

#### 5. Lever door handles

As we age, our grip strength may be reduced significantly. Replacing doorknobs with a lever door handle — for around \$20 to \$25 — is a low-cost solution and can also ensure access and privacy to the rooms of the home.



#### 6. One step-free entrance

Stairs present a number of challenges. Being able to enter and leave a home without difficulty is essential for ensuring that you or your loved ones can maintain their independence while staying safe.

Having at least one step-free entrance for the home can be a costly renovation. Depending on the materials and style chosen, this modification can run anywhere from about \$1,000 to \$4,000, according to HomeAdvisor, which tracks home repair prices nationwide.

Despite the cost, a step-free entrance can significantly add to quality of life and may be a true necessity, especially for single people aging in place.



## 7. Signage

Every second matters in an emergency. One overlooked aspect of aging in place is having obvious address signage outside the front of your home so paramedics and other emergency personnel can respond immediately. Large-size house numbers and mail box numbers you can see in the dark can make a difference between life and death. Fortunately, such signage is relatively inexpensive, costing about \$20 to \$40.



*A large house number sign can be easily read by paramedics and other emergency responders.*

Of course, there are more than just seven ways to optimize a home to accommodate you or other aging family members. If you will be living with your parents, other optimal (but optional) multigenerational housing features include:

- Main-floor bedroom suites for the oldest family members
- Private kitchenettes and living spaces
- A one-story home without stairs (that is, no second level)
- Extra floor space — everyone feels less cramped and the additional space is better for people in wheelchairs.

---

*Lynnette Khalfani-Cox, the Money Coach, is a personal finance expert, television and radio personality, and regular contributor to AARP.org. You can follow her on [Twitter](#) and on [Facebook](#).*